

Information to identify the case:

Debtor 1	<u>Esther L. Visosky</u>	Social Security number or ITIN	xxx-xx-8847
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	18-23030-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Esther L. Visosky

9/28/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Esther L. Visosky
 Debtor

Case No. 18-23030-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 43

Date Rcvd: Sep 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2018.

db
 517617778 +Esther L. Visosky, 138 Heathercroft Drive, Egg Harbor Township, NJ 08234-4620
 517617779 Aegis Sciences Corporation, c/o Frost Arnett Company, PO Box 1280, Oaks, PA 19456-1280
 +Back 2 Life Back in Five, c/o Allied Collection Service, 9301 Oakdale Avenue, Suite 205, Chatsworth, CA 91311-6547
 517617780 Bottom Line Books, PO Box 37948, Boone, IA 50037-0948
 517617781 Bottom Line, Inc., c/o North Shore Agency, PO Box 9205, Old Bethpage, NY 11804-9005
 517656984 Comcast, PO Box 3001, Southeastern, PA 19398-3001
 517617784 Credit Acceptance Corporation, PO Box 5070, Southfield, MI 48086-5070
 517617786 +David Kalter, M.D., c/o Law Offices of Alan M. Kamel, 1207 East Grand Street, 3rd Floor, Elizabeth, NJ 07201-2328
 517617787 +Eric S. Kershblatt, P.C., 48 South New York Road, Suite B-5, Galloway, NJ 08205-9676
 517617789 +FBCS, Inc., 330 S. Warminster Road, Suite 353, Hatboro, PA 19040-3433
 517617790 FC&A, PO Box 2062, Peachtree City, GA 30269-0062
 517617791 +Fernando Delasotta, M.D., PO Box 365, Linwood, NJ 08221-0365
 517617792 +First Care, 1907 New Road, Northfield, NJ 08225-1544
 517617793 +Heather Croft Condo Association, Inc., PO Box 247, Pleasantville, NJ 08232-0247
 517617794 +Highlights Puzzle Club, PO Box 5381, Harlan, IA 51593-0881
 517625778 +Inform Diagnostics, Inc, Post Office Box 841830, Dallas, Texas 75284-1830
 517617795 Jefferson Capital System, 16 McLeod Road, Saint Cloud, MN 56303
 517617796 LabPro, Inc., PO Box 5988, Department 20-5019, Carol Stream, IL 60197-5988
 517625777 +Lakeview Dental Care of Linwood, 214 New Road, Linwood, New Jersey 08221-1214
 517617800 +Miraca Life Sciences, PO Box 841830, Dallas, TX 75284-1830
 517617801 +Mobiloans, PO Box 1409, Marksville, LA 71351-1409
 517617802 +Natiionwide Recovery Service, 545 W. Inman Street, Cleveland, TN 37311-1768
 517617806 Publisher's Clearing House, PO Box 6344, Harlan, IA 51593-1844
 517656986 +QVC, PO Box 2254, West Chester, PA 19380-0153
 517656985 Quality Readers Service, PO Box 771747, Lakewood, OH 44107-0067
 517656987 Rita Kammie & Associates, 707 White Horse Pike, Suite A3, Absecon, NJ 08201-1459
 517617808 Shore Medical Center, PO Box 42972, Philadelphia, PA 19101-2972
 517662166 +South Jersey Gas Company, PO Box 577, Hammonton, NJ 08037-0577
 517617809 Specialized Loan Servicing, LLC, PO Box 636005, Littleton, CO 80163-6005
 517617811 +Target Finance, LLC, PO Box 581, Hays, MT 59527-0581

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Sep 29 2018 00:20:21 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 29 2018 00:20:17 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517617782 EDI: CAPITALONE.COM Sep 29 2018 03:49:00 Capital One Bank, Post Office Box 30285, Salt Lake City, UT 84130-0285
 517656983 +E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Sep 29 2018 00:21:02 Comcast, 1701 JFK Boulevard, Philadelphia, PA 19103-2899
 517617785 EDI: CRFRSTNA.COM Sep 29 2018 03:48:00 Credit First National Association, PO Box 81315, Cleveland, OH 44181-0315
 517617788 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Sep 29 2018 00:30:23 Exeter Finance, LLC, PO Box 166097, Irving, TX 75016-6097
 517617797 +EDI: MERRICKBANK.COM Sep 29 2018 03:48:00 Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
 517617798 +EDI: MID8.COM Sep 29 2018 03:48:00 Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 517617799 +EDI: MID8.COM Sep 29 2018 03:48:00 Midland Funding, LLC, PO Box 60578, Los Angeles, CA 90060-0578
 517617803 +E-mail/Text: bankruptcypgl@plaingreenloans.com Sep 29 2018 00:20:55 Plain Green, LLC, 93 Mack Road, Suite 600, PO Box 270, Box Elder, MT 59521-0270
 517617805 +E-mail/Text: BankruptcyNotices@pods.com Sep 29 2018 00:21:43 Pods Enterprises, LLC, 13535 Feather Sound Drive, Clearwater, FL 33762-2259
 517617807 +EDI: DRIV.COM Sep 29 2018 03:48:00 Santander Consumer USA, P.O. Box 961245, Fort Worth, TX 76161-0244
 517617810 EDI: BLUECHIP.COM Sep 29 2018 03:48:00 Spotloan, PO Box 927, Palatine, IL 60078-0927
 TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517617783* Capital One Bank, Post Office Box 30285, Salt Lake City, UT 84130-0285
 517617804* +Plain Green, LLC, 93 Mack Road, Suite 600, PO Box 270, Box Elder, MT 59521-0270
 TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 43

Date Rcvd: Sep 28, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor GMAT Legal Title Trust 2013-1, U.S. Bank National Association, as Legal Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,
jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com,dss@trustesolutions.net
Kevin Gordon McDonald on behalf of Creditor GMAT Legal Title Trust 2013-1, U.S. Bank National Association, as Legal Trustee kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Robert A. Loefflad on behalf of Debtor Esther L. Viosky rloefflad@ffhlaw.com, ghuie@ffhlaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5